

United States Bankruptcy Court
District of Oregon

In re:
Gerald G. Monckton, Jr
Agustina L. Monckton
Debtors

Case No. 11-31792-pcm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-3

User: Admin.
Form ID: NADWA

Page 1 of 2
Total Noticed: 46

Date Rcvd: Nov 04, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2015.

db/jdb +Gerald G. Monckton, Jr, Agustina L. Monckton, 6000 Drake St Apt #34,
Hillsboro, OR 97123-6729
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670,
Salem, OR 97309-5013
smg +US Attorney General, Department of Justice, 10th & Constitution NW,
Washington, DC 20530-0001
99223009 Chase Home Finance, LLC, 3415 Vision Drive, Columbus, OH 43219-6009
99223013 GMAC Mortgage, POB 4622, Waterloo, IA 50704-4622
99223014 +GMAC Mortgage, LLC, C/O Corporation Service Company, RA, 285 Liberty St. NE,
Salem, OR 97301-3865
100978654 +Hillsboro Cardiology PC, 545 C SE Oak St., Hillsboro, OR 97123-4147
100027668 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730,
Rochester, MI 48308-0730
99362114 +JPMorgan Chase Bank, National Association, ATTN: OH4-7302, 3415 Vision Drive,
Columbus, OH 43219-6009
99223018 +Key Bank, 127 Public Square, Cleveland, OH 44114-1226
99223017 +Key Bank, POB 94932, Cleveland OH 44101-4932
99223019 +NuView Design LLC, POB 1924, Battleground, WA 98604-1924
99223023 +Washington County Tax & Assessment, C/O Richard Hobernicht, Director, 155 N 1st Ave Rm 130,
Hillsboro, OR 97124-3001
99223024 Wells Fargo Financial Cards, POB 98791, Las Vegas, NV 89193-8791

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QAEMITCHELL.COM Nov 05 2015 00:03:00 Amy E Mitchell, POB 2289,
Lake Oswego, OR 97035-0074
smg +E-mail/Text: usaor.bankruptcy@usdoj.gov Nov 05 2015 00:11:00 US Attorney, US Attorney,
1000 SW 3rd Ave #600, Portland, OR 97204-2936
cr +E-mail/Text: ZyCredit.A.User@lesschwab.com Nov 05 2015 00:10:38
Les Schwab Tire Centers of Portland, Inc., P.O. Box 5350, Bend, OR 97708-5350
cr +EDI: PRA.COM Nov 05 2015 00:03:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
cr EDI: AGFINANCE.COM Nov 05 2015 00:03:00 Springleaf Financial Services, PO BOX 3251,
Evansville, IN 47731
99223004 +E-mail/Text: BankruptcyInfo@fsbwa.com Nov 05 2015 00:10:33 1st Security Bank Of Washington,
C/O Joseph C. Adams, CEO, 6920 220th Street SW, Mountlake Terrace, WA 98043-2177
99223003 E-mail/Text: BankruptcyInfo@fsbwa.com Nov 05 2015 00:10:33 1st Security Bank Of Washington,
POB 97000, Lynnwood, WA 98046-9700
99248001 +E-mail/Text: BankruptcyInfo@fsbwa.com Nov 05 2015 00:10:33 1st Security Bank of Washington,
ATTN: Kathy VonHagel, PO Box 97000, Lynnwood WA 98046-9700
99275517 +EDI: OPHSUBSID.COM Nov 05 2015 00:03:00 BACK BOWL I LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
99241800 +EDI: CAUT.COM Nov 05 2015 00:03:00 Chase Auto Finance, 201 N Central Ave AZ1-1191,
Phoenix, AZ 85004-1071
99223007 +EDI: CAUT.COM Nov 05 2015 00:03:00 Chase Auto Finance, POB 901076,
Fort Worth, TX 76101-2076
99223008 +EDI: CAUT.COM Nov 05 2015 00:03:00 Chase Auto Finance Corp.,
c/o Christopher Allen, Vice President, 900 Stewart Ave, Garden City NY 11530-4891
99223010 EDI: CITICORP.COM Nov 05 2015 00:03:00 CitiBank, POB 6013, Sioux Falls, SD 57117-6013
99223011 +EDI: DISCOVER.COM Nov 05 2015 00:03:00 Discover Bank, POB 30421,
Salt Lake City, UT 84130-0421
99225609 EDI: DISCOVER.COM Nov 05 2015 00:03:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
99223012 +EDI: RMSC.COM Nov 05 2015 00:03:00 GEMB/JC Penney, POB 981402, El Paso, TX 79998-1402
99223015 EDI: IRS.COM Nov 05 2015 00:03:00 Internal Revenue Service,
Centralized Insolvency Operations, POB 7346, Philadelphia, PA 19101-7346
99223016 +EDI: CHASE.COM Nov 05 2015 00:03:00 JP Morgan Chase Bank, C/O Jamie Dimon, CEO,
270 Park Avenue, New York, NY 10017-2070
99518509 E-mail/Text: ECF@SHERMETA.COM Nov 05 2015 00:10:28 JPMorgan Chase Bank, N.A.,
c/o Shermeta, Adams & Von Allmen, P.C., P.O. Box 80908, Rochester Hills, MI 48308-0908
99246147 +E-mail/Text: BKRMailOps@weltman.com Nov 05 2015 00:10:26 KeyBank,N.A.,
C/O Weltman,Weinberg & Reis Co.,LPA, 323 W Lakeside Ave 2nd Fl, Cleveland,Ohio 44113-1085
100978655 +E-mail/Text: ZyCredit.A.User@lesschwab.com Nov 05 2015 00:10:38 Les Schwab Tires,
19100 SW Shaw St., Aloha, OR 97078-1245
99245065 EDI: ORREV.COM Nov 05 2015 00:03:00 ODR Bkcy, 955 Center St NE, Salem OR 97301-2555
99223020 EDI: ORREV.COM Nov 05 2015 00:03:00 ODR-Bkcy, 955 Center NE #353, Salem, OR 97301-2555
99420256 EDI: PRA.COM Nov 05 2015 00:03:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541
99223005 EDI: AGFINANCE.COM Nov 05 2015 00:03:00 American General Finance,
2020 NE Cornell Road, Suite J, Hillsboro, OR 97124
99223006 EDI: AGFINANCE.COM Nov 05 2015 00:03:00 American General Financial Services, Inc,
C/O CT Corporation System, RA, 388 State Street, Suite 420, Salem, OR 97301
100978656 EDI: AGFINANCE.COM Nov 05 2015 00:03:00 Springleaf Financial Services,
C/O CT Corporation Systems, RA, 388 State Street, Suite 420, Salem, OR 97301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

99228621 EDI: AGFINANCE.COM Nov 05 2015 00:03:00 Springleaf Financial Services, Inc.,
2020 NE CORNELL RD STE J, HILLSBORO OR 97124
99223021 +EDI: SEARS.COM Nov 05 2015 00:03:00 Sears, POB 6283, Sioux Falls, SD 57117-6283
99223022 EDI: USBANKARS.COM Nov 05 2015 00:03:00 US Bank, POB 790408, St Louis, MO 63179-0408
99368746 EDI: USBANKARS.COM Nov 05 2015 00:03:00 US Bank N.A., Bankruptcy Department,
P.O. Box 5229, Cincinnati, OH 45201-5229
99244647 +EDI: WFFC.COM Nov 05 2015 00:03:00 Wells Fargo Bank NA, 4137 121st Street,
Urbandale IA 50323-2310

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555
100978657* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251
(address filed with court: Springleaf Financial Services, Inc., 2020 NE Cornell Rd., Suite J,
Hillsboro, OR 97124)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2015 at the address(es) listed below:
NONE.

TOTAL: 0

FILED

November 4, 2015

Clerk, U.S. Bankruptcy Court

Below is an order of the Court.



U.S. Bankruptcy Judge

NADWA (4/15/13) jed

**UNITED STATES BANKRUPTCY COURT
District of Oregon**

In re

Gerald G. Monckton Jr, xxx-xx-2600

Agustina L. Monckton, xxx-xx-7942

Debtor(s)

) Case No. **11-31792-pcm7**
)
) CHAPTER 7 ORDER RE: DISCHARGE OF
) DEBTOR(S), AND CLOSING "NO ASSET"
) CASE
)

It appearing that on 3/8/11 a bankruptcy petition was filed by the debtor(s); timely complaints filed pursuant to 11 USC §523(a) could be pending and the court could still order that any affected debt is nondischargeable, however no complaint objecting to the debtor's discharge pursuant to 11 USC §727 was timely filed (or such complaint was filed, and after due notice and hearing, was dismissed); the trustee has performed all required administrative duties; and therefore,

IT IS ORDERED that:

1. The debtor(s) shall be granted a discharge under 11 USC §727.
2. Each of the debtor's timely filed reaffirmation agreements that either did not require court approval, or that was approved by court order and was not subsequently either stricken or rescinded, is deemed enforceable (though possibly still subject to rescission to the extent provided by 11 USC §524). The information specified by 11 USC §524(d) was provided to the debtor(s) either as certified by an attorney in the agreement, or by the court on the back of the Notice of Discharge Hearing or at any Discharge Hearing.
3. The trustee is discharged as trustee of the debtor's estate; this case is closed; and the court shall retain jurisdiction over any adversary proceeding pending at the time of closure.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as a debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited. The discharge prohibits any attempt to collect from a debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (If applicable there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.) A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

Page 1 of 2 IMPORTANT: Debtors MUST READ BOTH SIDES of this document!

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged. The Chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged. Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are for domestic support obligations, or debts to a spouse or former spouse for property settlement;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts the bankruptcy court specifically has decided or will decide in this case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Page 2 of 2 IMPORTANT: Debtors MUST READ BOTH SIDES of this document!

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